



HC EXPERIENCED PORTFOLIO



Information is correct at 30 September 2017

FUND FACTS

	OBJECTIVE	To achieve high investment returns from a mix of asset classes
	INVESTMENT STYLE	Active & Indexed

RISK LEVEL

1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

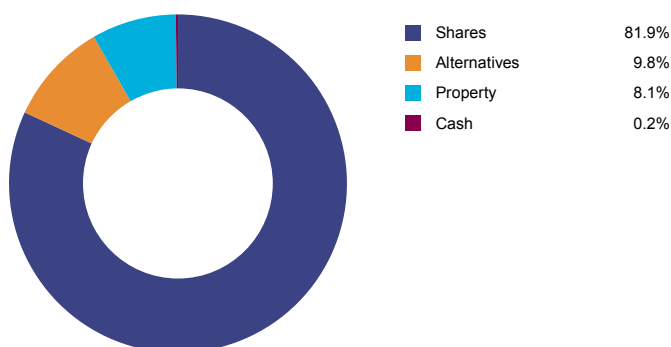
FUND DESCRIPTION

This fund invests mainly in higher risk assets such as equities, including developed and emerging markets and other sectors. To provide diversification, there may also be smaller allocations to fixed interest securities, property and alternative investments. The fund also includes several risk management strategies.

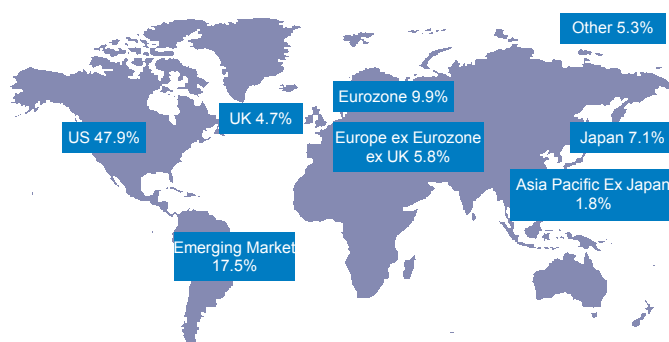
Investors in this fund aim to achieve higher investment returns and are comfortable accepting the risk of capital loss and significant price volatility in the short term to achieve this goal.

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



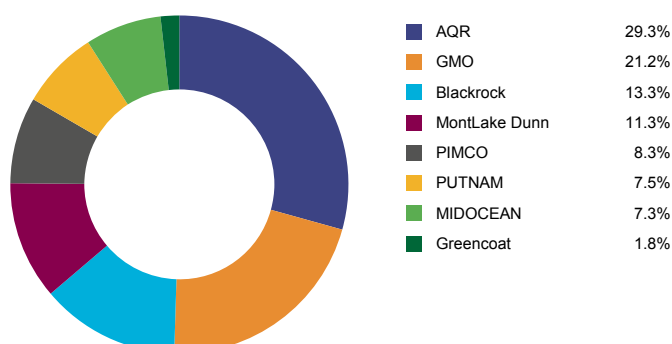
SHARE REGIONAL DISTRIBUTION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
Apple Inc	1.4%
Tencent Holdings Ltd	1.2%
Samsung Electronics Co Ltd	1.0%
Alibaba Group Holding Ltd	0.9%
Alphabet Inc/CA	0.9%
Microsoft Corp	0.9%
Facebook Inc	0.8%
TSMC	0.8%
Johnson & Johnson	0.8%
Exxon Mobil Corp	0.7%

ALTERNATIVES LISTED BY MANAGER



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. Part of this fund may borrow to invest in property. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk. High Yield Bonds are sub-advised by an external manager.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with HC to meet the needs of a specific client risk profile.

Warning: This fund may be affected by changes in currency exchange rates.



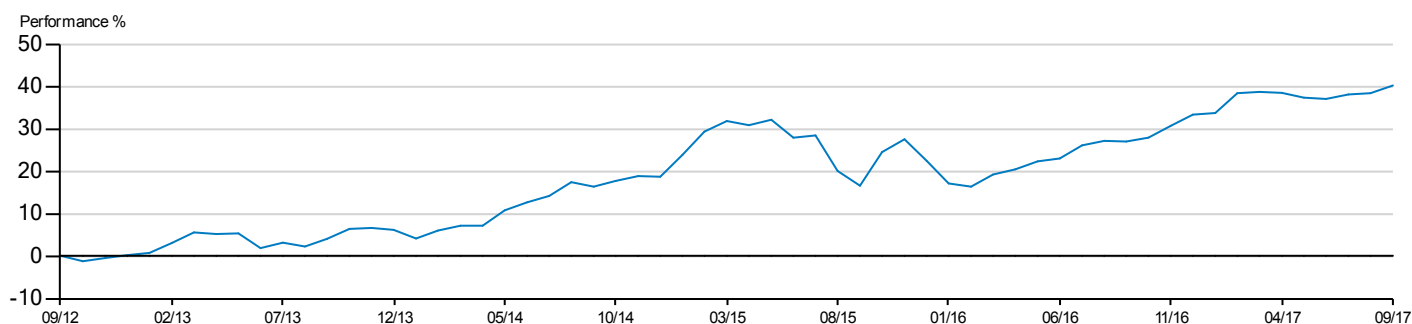
CALENDAR YEAR RETURN

	2013	2014	2015	2016	YTD
Fund	5.91%	11.91%	3.13%	8.93%	5.19%

PERFORMANCE AS AT 30/09/2017

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	1.30%	2.34%	10.42%	6.44%	7.01%	6.99%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.10%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 25 Sep 2012; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>